

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF NEW YORK**

-----X  
In re:

DARRYL L. SMITH,

Chapter 13  
Case No. 20-10075-1-REL

Debtor(s).  
-----X

**CREDITOR LOSS MITIGATION AFFIDAVIT**

I, Jo'Lynda Amelia Jenkins - Sandi, being sworn, say:

I am not a party to this action, am over 18 years of age and reside in Queens County.

On March 17, 2021, I served a true copy of the financial packet and this "*Creditor Loss Mitigation Affidavit*" upon the following parties via (first class mail, facsimile or email) at the following addresses *[insert addresses]*:

Debtor's Counsel  
William F. Berglund, Esq.  
[wberglund@oalaw.com](mailto:wberglund@oalaw.com)

Pursuant to that request, the Debtor<sup>1</sup> must provide the following documents:

- ☐ A copy of the Debtor's two (2) most recent federal income tax returns;
- ☐ A copy of the Debtor's last two (2) paycheck stubs, proof of social security income, pensions, or any other income received by the Debtor;

Or, if Debtor is self-employed:

- ☐ A copy of the Debtor's business= two (2) most recent months' profit and loss statements, setting forth a breakdown of the monthly business income and expenses *[for the months off]*;
- ☐ A copy of the mortgagee's completed financial worksheet;
- ☐ Proof of second/third party income by affidavit of the party, including the party's last two (2) paycheck stubs,
- ☐ Other (please specify):

---

<sup>1</sup> Unless otherwise provided herein, all capitalized terms are defined in the Northern District of New York's Loss Mitigation Program Procedures. The Loss Mitigation Program Procedures' definition of "Debtor" includes joint debtors.

Please be advised that the Creditor designates the following person to be its Loss Mitigation contact:

Name: Amelia Jenkins - Sandi

Title: Bankruptcy Paralegal

Phone Number: 516-921-3838

Fax Number: 516-921-3824

Contact Address: amelia@nyfclaw.com

Please be advised that the Creditor designates the following person to be its attorney for Loss Mitigation on this Loan.

Name: Andrew Goldberg, Esq.

Firm: The Margolin & Weinreb Law Group, LLP

Phone Number: 516-921-3838

Fax Number: 516 921-3824

Email Address: andrew@nyfclaw.com

Dated: Syosset, New York  
March 17, 2021

/s/ Jo'Lynda Amelia Jenkins- Sandi  
Jo'Lynda Amelia Jenkins- Sandi